

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John A Semicek  
Linda L Semicek  
Debtors

Case No. 18-02960-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: AGarner  
Form ID: 309I

Page 1 of 2  
Total Noticed: 31

Date Rcvd: Jul 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2018.

db/jdb  
5084950 +John A Semicek, Linda L Semicek, 271 West Mountain Road, Paxinos, PA 17860-7051  
+Anne K. Fiorenza, Esq, Assistant U.S. Tr, 228 Walnut Street, Room 1190,  
Harrisburg, Pennsylvania 17101-1722  
5084951 +Bureau of Employer Tax Oper, PO Box 68568, Harrisburg, Pennsylvania 17106-8568  
5084952 +CABELAS WFB, 4800 NW 1ST STREET, SUITE 300, LINCOLN, NE 68521-4463  
5084954 +Central Penn GI Associates, 90 Medical Park Drive, Lewisburg, PA 17837-6343  
5084958 +Evangelical Community Hospital, P.O. Box 70858, Philadelphia, PA 19176-5858  
5084959 +Geisinger Health System, P.O. Box 11969, Newark, NJ 07101-4969  
5084964 MSHMC Physicians Group, PO Box 854, Hershey, Pennsylvania 17033-0854  
5084962 +Mid Penn Anaesthesia PC, P.O. Box 8002, Salem, NH 03079-8002  
5084963 Milton S. Hershey Medical Ce, P.O. Box 643291, Pittsburgh, Pennsylvania 15264-3291  
5084965 +Office of Attorney General, Financial Enforcement Section, Strawberr,  
Harrisburg, Pennsylvania 17120-0001  
5084968 +Rockefeller Township Tax Collection, 538 Seven Points Rd, Sunbury, PA 17801-7088  
5084975 +U.S. Department of Justice, PO Box 227, Ben Frankling Station,  
Washington, District of Columbia 20044-0227  
5084976 United States Attorney, PO Box 11754, Harrisburg, Pennsylvania 17108-1754

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: jmh@johnhyamslaw.com Jul 23 2018 18:50:17 John Matthew Hyams,  
Law Offices of John M. Hyams, 2023 N 2nd St, Harrisburg, PA 17102  
tr +E-mail/Text: dehartstaff@pamd13trustee.com Jul 23 2018 18:50:39  
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDJ.GOV Jul 23 2018 18:50:30 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
5084953 +EDI: CAPITALONE.COM Jul 23 2018 22:53:00 CAPITAL ONE, PO BOX 30281,  
SALT LAKE CITY, UT 84130-0281  
5084955 +EDI: CHASE.COM Jul 23 2018 22:53:00 CHASE, P.O. BOX 15298, WILMINGTON, DE 19850-5298  
5084956 EDI: DISCOVER.COM Jul 23 2018 22:53:00 Discover Financial, PO Box 15316,  
Wilmington, Delaware 19850  
5084957 +E-mail/Text: bankruptcy.bnc@ditech.com Jul 23 2018 18:50:25 DITECH, PO BOX 6172,  
RAPID CITY, SD 57709-6172  
5084961 EDI: IRS.COM Jul 23 2018 22:53:00 Internal Revenue Service,  
Centralized Insolvency, Operations, P.O., Philadelphia, Pennsylvania 19114-0326  
5084966 +E-mail/Text: USTPRegion03.HA.ECF@USDJ.GOV Jul 23 2018 18:50:30 Office of the U.S. Trustee,  
228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722  
5084967 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2018 18:50:28 PA Department of Revenue,  
Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946  
5085380 +EDI: PRA.COM Jul 23 2018 22:53:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5084969 +EDI: SEARS.COM Jul 23 2018 22:53:00 SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282  
5084970 +EDI: CITICORP.COM Jul 23 2018 22:53:00 SUNOCO/CITI, PO BOX 6497,  
SIOUX FALLS, SD 57117-6497  
5084971 +EDI: RMSC.COM Jul 23 2018 22:53:00 SYNCB/CARECR, C/O PO BOX 965036,  
ORLANDO, FL 32896-0001  
5084972 +EDI: RMSC.COM Jul 23 2018 22:53:00 SYNCB/EVINE, PO BOX 965005, ORLANDO, FL 32896-5005  
5084973 +EDI: RMSC.COM Jul 23 2018 22:53:00 SYNCB/JCP DC, PO BOX 965007, ORLANDO, FL 32896-5007  
5084974 +EDI: RMSC.COM Jul 23 2018 22:53:00 SYNCB/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001  
TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5084960\* Internal Revenue Service, PO Box 7346, Philadelphia, Pennsylvania 19101-7346

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 25, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
John Matthew Hyams on behalf of Debtor 1 John A Semicek jmh@johnnyamslaw.com,  
acb@johnnyamslaw.com, eah@johnnyamslaw.com  
John Matthew Hyams on behalf of Debtor 2 Linda L Semicek jmh@johnnyamslaw.com,  
acb@johnnyamslaw.com, eah@johnnyamslaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>John A Semicek</b>	Social Security number or ITIN	<b>xxx-xx-2288</b>
	First Name    Middle Name    Last Name	EIN	__-_____-
Debtor 2	<b>Linda L Semicek</b>	Social Security number or ITIN	<b>xxx-xx-5848</b>
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Middle District of Pennsylvania</b>	Date case filed for chapter	<b>13 July 18, 2018</b>
Case number:	<b>4:18-bk-02960-JJT</b>		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	John A Semicek	Linda L Semicek
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	271 West Mountain Road Paxinos, PA 17860	271 West Mountain Road Paxinos, PA 17860
<b>4. Debtor's attorney</b> Name and address	John Matthew Hyams Law Offices of John M. Hyams 2023 N 2nd St Harrisburg, PA 17102	Contact phone 717-520-0300 Email: <a href="mailto:jmh@johnhyamslaw.com">jmh@johnhyamslaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: <a href="mailto:dehartstaff@pamd13trustee.com">dehartstaff@pamd13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 197 S Main St, Wilkes-Barre, PA 18701 OR 228 Walnut St, Rm320, Harrisburg, PA 17101	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone 570-831-2500/717-901-2800 Date: July 23, 2018

**For more information, see page 2**

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>August 23, 2018 at 09:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>*** Valid photo identification and proof of social security number are required ***</b></p>	<p><b>Location:</b> <b>Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101</b></p>
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline: October 22, 2018</b></p> <p><b>Filing deadline: September 26, 2018</b></p> <p><b>Filing deadline: January 14, 2019</b></p> <hr/> <p><b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p><b>9. Filing of plan</b></p>	<p>The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>	